

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF NEW YORK**

In re:

RESIDENTIAL CAPITAL, LLC, et al.

Post Effective Date Debtors.

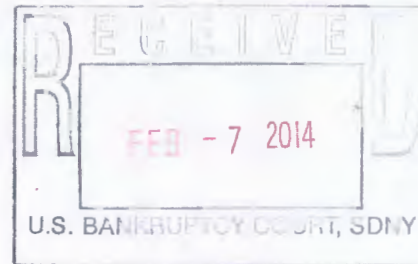
Case No. 12-12020 (MG)

Chapter 11

Jointly Administered

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OBJECTION TO PROPOSED CLAIM TO BE DISALLOWED and EXPUNGED



Claimant: Leroy Hines

4466 Fairway Drive

Shreveport, LA 71109

Description of the basis for the amount of the claim: Secured Amount of \$38,789.36

Priority Amount of \$2,600.00

The amount of \$38,789.36 is the total owed of the property at the time Chapter 11 was filed by GMAC, Mortgage Company.

2005: Leroy Hines filed and was granted Chapter 7, bankruptcy to relieve him of overburdened debt. A request for reaffirmation was sent out to all of the creditors. GMAC allowed the property to go into bankruptcy. GMAC did not re-affirm the debt. Leroy continued making monthly payments of \$430.29 monthly, plus extra payments of \$100.00 to go toward the principle amount from 2005 to current.

2008: Leroy Hines reached out to GMAC again to affirm the note, to verify the note, and to receive correct payment history from GMAC to be sent to the three credit reporting agencies. Leroy Hines disputed the credit reports being published and continued to suffer. With losses of employment opportunities, the ability to obtain credit, and no value being reported towards his home (his major asset), Leroy Hines suffered a loss of \$2,600.00. Throughout the years from 2005 until current, still no relief has given to Leroy Hines.

Why should objection be heard?

This objection should be heard because the original claim was in fact sent in a timely manner to the address given to Leroy Hines, and returned by mailed marked undeliverable. A second address was obtained and the proof of claim was mailed, a receipt confirmation notice from ResCap was received by Leroy Hines, dated 11-20-13, before the deadline of 11-30-13 (see included notice).

We pray that the court hears our objection to our claim being disallowed and expunged. Leroy Hines has diligently pursued every avenue to resolve this matter and prays for a favorable conclusion.

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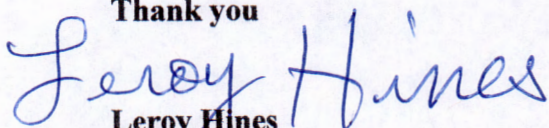
Documents and other evidence of the claim:

Included in this packet are copies of the original documents sent to ResCap to file a claim. The information will show a long standing history of contact with GMAC mortgage, and the credit reporting agencies. Further, included in the documents is the notice of Chapter 7 bankruptcy filed and granted on behalf of Leroy Hines.

Claimant contact information:

**Leroy Hines, Home Owner
4466 Fairway Drive
Shreveport, LA 71109
(318) 635-1447**

Thank you


**Leroy Hines
January 27, 2014**



Residential Capital, LLC
c/o KCC
2335 Alaska Ave
El Segundo, CA 90245

000002

PRF # 63346***
Case No.: 12-12020
Svc: 5

PackID: 2
NameID: 11698139

Leroy Hines
4466 Fairway Drive
Shreveport, LA 71109

Whether or not the Bankruptcy Court disallows or expunges your claim(s) listed above under PROPOSED CLAIM(S) TO BE DISALLOWED AND EXPUNGED, the Trust has the right to object on other grounds to the claim(s) (or to any other claims you may have filed) at a later date. You will receive a separate notice of any such objections.

You may participate in a hearing telephonically provided that you comply with the Bankruptcy Court's instructions, which can be found on the Bankruptcy Court's website at www.nysb.uscourts.gov.

If you wish to view the complete Objection, you can do so on the Bankruptcy Court's electronic docket for the Debtors' chapter 11 cases, which is posted on the internet at www.nysb.uscourts.gov (a PACER login and password are required and can be obtained through the PACER Service Center at www.pacer.psc.uscourts.gov), or for free at <http://www.kccllc.net/rescap>. If you have any questions about this notice or the Objection, or if you would like to request a complete copy of the Objection at the Trust's expense, please contact the Debtors' approved claims agent Kurtzman Carson Consultants, LLC at (888) 926-3479. CLAIMANTS SHOULD NOT CONTACT THE CLERK OF THE BANKRUPTCY COURT TO DISCUSS THE MERITS OF THEIR CLAIMS.

DATED: January 17, 2014
New York, New York

MORRISON & FOERSTER LLP

1290 Avenue of the Americas
New York, New York 10104
Telephone: (212) 468-8000
Facsimile: (212) 468-7900
Gary S. Lee
Norman S. Rosenbaum
Jordan A. Wishnew

ATTORNEYS FOR THE RESCAP
BORROWER CLAIMS TRUST

EXPUNGED on the ground that the claim(s) is a Late-Filed Borrower Claim. **Any claim that the Bankruptcy Court expunges and disallows will be treated as if it had not been filed and you will not be entitled to any distribution on account thereof.**

If you do NOT oppose the expungement and disallowance of your claim(s) listed above under PROPOSED CLAIM(S) TO BE DISALLOWED AND EXPUNGED, then you do NOT need to file a written response to the Objection and you do NOT need to appear at the hearing.

If you DO oppose the expungement and disallowance of your claim(s) listed above under PROPOSED CLAIM(S) TO BE DISALLOWED AND EXPUNGED, then you MUST file with the Bankruptcy Court and serve on the parties listed below a written response to the Objection that is received on or before 4:00 p.m. Prevailing Eastern Time on February 17, 2014 (the "Response Deadline").

Your response, if any, must contain at a minimum the following: (i) a caption setting forth the name of the Bankruptcy Court, the names of the Debtors, the case number and the title of the Objection to which the response is directed; (ii) the name of the claimant and description of the basis for the amount of the claim; (iii) a concise statement setting forth the reasons why the claim should not be disallowed or expunged, for the reasons set forth in the Objection, including, but not limited to, the specific factual and legal bases upon which you will rely in opposing the Objection; (iv) all documentation or other evidence of the claim, to the extent not included with the proof of claim previously filed with the Bankruptcy Court, upon which you will rely in opposing the Objection; (v) the address(es) to which the Trust must return any reply to your response, if different from that presented in the proof of claim; and (vi) the name, address, and telephone number of the person (which may be you or your legal representative) possessing ultimate authority to reconcile, settle, or otherwise resolve the claim on your behalf.

The Bankruptcy Court will consider a response only if the response is timely filed, served, and received. A response will be deemed timely filed, served, and received only if the original response is actually received on or before the Response Deadline by (i) the chambers of the Honorable Martin Glenn, One Bowling Green, New York, New York 10004, Courtroom 501; (ii) Morrison & Foerster LLP, 1290 Avenue of the Americas, New York, New York 10104, Attn: Gary S. Lee, Esq., Norman S. Rosenbaum, Esq. and Jordan A. Wishnew, Esq., attorneys for the ResCap Borrower Claims Trust; and (iii) ResCap Borrower Claims Trustee, Polsinelli PC, 900 Third Avenue, 21st Floor, New York, NY 10022, Attn: Peter S. Kravitz and Daniel J. Flanigan.

A hearing will be held on March 11, 2014 to consider the Objection. The hearing will be held at **10:00 a.m.** Prevailing Eastern Time in the United States Bankruptcy Court for the Southern District of New York, One Bowling Green, New York, New York 10004, Courtroom 501. If you file a written response to the Objection, you should plan to appear at the hearing. The Trust, however, reserves the right to continue the hearing on the Objection with respect to your claim(s). If the Trust does continue the hearing with respect to your claim(s), then the hearing will be held at a later date. If the Trust does not continue the hearing with respect to your claim(s), then a hearing on the Objection will be conducted on the above date.

**THIS IS A NOTICE REGARDING YOUR CLAIM. YOU MUST READ IT
AND TAKE ACTION IF YOU DISAGREE WITH THE OBJECTION.**

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF NEW YORK**

In re:)	
)	Case No. 12-12020 (MG)
RESIDENTIAL CAPITAL, LLC, <u>et al.</u> ,)	
)	Chapter 11
Post Effective Date Debtors.)	
)	Jointly Administered

**NOTICE OF HEARING ON THE RESCAP BORROWER CLAIMS TRUST'S
FIFTY-EIGHTH OMNIBUS OBJECTION TO (A) AMENDED AND SUPERSEDED
BORROWER CLAIMS, (B) LATE-FILED BORROWER CLAIMS, AND (C) NO
LIABILITY - NON-DEBTOR BORROWER CLAIMS**

Leroy Hines

Proposed Claim(s) to be Disallowed and Expunged				Reason for Disallowance
Claim No(s); Date Filed	Debtor	Classification	Amount	Late-Filed Claims
7312 11/20/13	Residential Capital, LLC	Administrative Priority	N/A	
		Administrative Secured	N/A	
		Secured	\$38,789.36	
		Priority	\$2,600.00	
		General Unsecured	N/A	

PLEASE TAKE NOTICE that, on January 17, 2014, the ResCap Borrower Claims Trust (the "**Trust**"), as successor in interest to the Debtors¹ in the above-captioned Chapter 11 cases, filed its *Fifty-Eighth Omnibus Objection to Late-Filed Borrower Claims* (the "**Objection**") with the United States Bankruptcy Court for the Southern District of New York (the "**Bankruptcy Court**"). The basis for the claim objection applicable to you is identified in the table above in the column entitled "**Reason for Disallowance**".

The Objection requests that the Bankruptcy Court disallow and expunge one or more of your claims listed above under PROPOSED CLAIM(S) TO BE DISALLOWED AND

¹ A list of the debtors in these Chapter 11 cases (the "**Debtors**"), along with the last four digits of each Debtor's federal tax identification number, is available on the Debtors' website at <http://www.kccllc.net/rescap>.

ResCap Claims Processing Center
c/o KCC
2335 Alaska Ave
El Segundo, CA 90245

FIRST CLASS
US POSTAGE PAID
EL SEGUNDO CA
PERMIT NO. 45049

Leroy Hines
4466 Fairway Drive
Shreveport, LA 71109

PROOF OF CLAIM CONFIRMATION

Your proof of claim filed against Residential Capital, LLC,
case no 12-12020 was received on 11/20/2013
and assigned claim number 7312

For more information, please visit www.kccffc.net/rescap or call 1-888-251-2914